



جامعة دار الحكمة
DAR AL-HEKMA UNIVERSITY

Date: March 13th, 2022

To Whom It May Concern

It is with pleasure that I write this recommendation for **Ms. Lama Nowailaty**

I have known **Ms. Lama** as my student at Dar Al Hekma University and I taught her Commercial Bank Management Course

On academic level, **Ms. Lama** has shown a very positive attitude towards learning and showed interest in understanding related concepts. She is willing to make great achievements.

On a personal level, she has a very pleasant personality and excellent team work skills.

I have no hesitation in recommending her to pursue her postgraduate education at your esteemed university.

Sincerely,

Saida Khalifa
Lecturer in Banking and Finance Program
Dar Al Hekma University
Jeddah, Saudi Arabia